

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

LARRY DEAN DAVIDSON & JOYCELYNN GRAY DAVIDSON

CASE NO. 10-70013-HDH-13

AKA1:
DBA1:
SS#1: xxx-xx- 2379

AKA2:
DBA2:
SS#2: xxx-xx- 1850

REPORT OF 341 MEETING

I. 341 MEETING REPORT:

A. Orig. Date: 2/9/2010 Orig. Time: 1:00 PM Reset Date: Reset Time:
B. Meeting Results: Adjourned
C. Debtor(s): Debtor 1 Appeared Debtor 2 Appeared
D. Attorney for Debtor(s): Appeared
E. Creditor Appearance: None
F. Amount Paid to the Trustee as of 2/9/2010 \$220.00 First Payment Due Date: 2/13/2010
G. File Trustee's Motion to Dismiss because
H. B22C Information: B22C Form is: Incomplete
Budgeted Income: \$4,633.33 Expense: \$4,413.33 Surplus: \$220.00
Plan Payment: \$220.00 Monthly Plan Term(Months): 60
I. Value of Non-Exempt Property: \$0.00 Proposed Amount to Unsecured Creditors: \$0.00
Objection to Exemption of:
Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers:
Object to Invoke Stay Pleading
Case Converted from Chapter 7, Bar Date Set: 5/10/2010 Date Converted from Chapter 7:
J. Required Information: Good
K. Business Information:
L. Object to Confirmation: Yes
22c fails to include all income
Failure to include all disposable income
M. Financial Management Class: Debtor 1 Appeared Debtor 2 Appeared
N. Eligibility:
Certificate of Credit Counseling Filed: Both Debtor 1 and Debtor 2
Credit Counseling Provider Approved: Yes
Debt Limits Exceeded (Secured-\$1,010,650; Unsecured-\$336,900): No
O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00
Affidavit and Disclosure of Domestic Support Obligations Received: Yes
P. Remarks: Questions
-Mr & Mrs only have 2 accounts. No business accounts?
Yes 2 accounts, and no business
-11 USC (d)(6) used to exempt a 04 Dodge Pick Up.
Primarily used for business use
-22c fails to include all income
-Should be above median income
-Mrs income is correct. Pension draw is correct.
-Mr bus income from bank statements should be \$3079-Chk & \$658-Sav = \$3,737 not \$1,741.67
-Mrs employed? Still substitute teaching?
-When, where, salary, need stubs, & WW
Only 1 time since Christmas
-Student loan debt and interest will survive bankruptcy.

Chapter 13 Trustee

6308 Iola Avenue Lubbock, TX 79424

(806) 748-1980 Phone (806) 748-1956 Fax

Objections

- Exemptions: 11 USC (d)(6) used to exempt a 04 Dodge Pick Up -- MM said this is fine -- will not pursue
- Feasibility until non-exempt property can be determined -- will not pursue
- 22c fails to include all income
- Failure to include all disposable income

Dated: 2/9/2010

/s/ Walter O'Cheskey

Standing Bankruptcy Trustee

By: Brent Hagen

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Case Number:	10-70013
Debtor:	Davidson
Attorney:	MJW
Presiding Officer:	Brent Hagan
Calculation Date:	2/9/2010 9:40

Domestic Support Input name from Plan	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral Input name from Plan	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
FNB of Graham	\$6,547.00	7.50%	60	\$131.19	\$7,871.31
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor Input name from Plan	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

Attorney Fees Paid Through the Plan	\$3,169.00			\$3,169.00
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Noticing Fees	\$78.96			\$78.96
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Clerk Filing Fees	\$0.00			\$0.00
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Hardacre Minimum	\$0.00	<div style="display: flex; align-items: center;"> <div style="flex: 1; border-left: 1px solid black; padding-left: 10px;"> <div style="display: flex; justify-content: space-between;"> <----- Greater Of -----> </div> </div> </div>	
Chapter 7 Minimum (Gross)	\$0.00		
Less Trustee Fees	\$0.00		
Less Attorney Fees	\$3,169.00		
Less Noticing Fees	\$78.96		\$0.00
Less Clerk Filing Fees	\$0.00		
Less Scheduled Priority Claims	\$0.00		
Less Other (Explain Below)	\$0.00		
Chapter 7 Minimum (Net)	\$0.00	<-----	

Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)	\$122,248.16
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Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$12,345.97
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Debtor Plan Base (Monthly Payment X Term)	\$13,200.00
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Surplus (Debtor Plan Base - Calculated Base)	\$854.03
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Comments:

Case Number:	0
Debtor:	0
Attorney:	0
Presiding Officer:	0
Calculation Date:	2/9/2010 9:40

Schedule I Gross Income		\$0.00
Less Line 57 B22C		\$0.00
Adjustments (Enter as positive to add, negative to subtract)		
Adjustment out		\$0.00
Month Disposable Income Available		\$0.00
Multiplier		60
Minimum to Unsecureds		\$0.00

Comments: